TRICARE

Your Military Health Plan

Transitioning from Active Duty to Retirement

Fort Lee Pre-Retirement Seminar
25 February 2011

TRICARE

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Transitioning from Active Duty to Retirement:
Today's Agenda

- TRICARE Coverage Areas
- Preparing for Retirement
- Coverage Choices
- Other TRICARE Benefit Information
- Other Health Insurance
- For Information and Assistance

Transitioning from Active Duty to Retirement

TRICARE Coverage Areas

TRICARE Coverage Areas:
TRICARE Regions

- TRICARE North Region
- TRICARE South Region
- TRICARE West Region
- TRICARE Overseas Region—three areas:
  - TRICARE Europe
  - TRICARE Latin America and Canada
  - TRICARE Pacific

TRICARE Regional Contractors

Transitioning from Active Duty to Retirement

Preparing for Retirement

Preparing for Retirement:
Questions to Ask

- What steps do I need to take now?
- Do I have Medicare-eligible family members?
- Where will I live and work?
- What health plans are available?
- Cost of competing health plans?
- Do I need supplemental insurance?

Preparing for Retirement:
Updating DEERS Information

- Change contact information
  - By phone: 1-800-538-9552
  - By fax: 1-831-655-8317
  - Online: http://www.tricare.mil/DEERS
  - BWE online: https://www.dmdc.osd.mil/appj/bwe/
- Make changes or add a family member
  - In person: Visit ID card-issuing facility
  - By mail: Send changes to the Defense Manpower Data Center Support Office

Preparing for Retirement:
Terminal Leave Status

- Current TRICARE program options stay in effect until your retirement date
  - You cannot enroll with another MTF or switch to a civilian PCM
- If you move to a new area:
  - Coordinate all care with current MTF PCM
  - Family members may be able to change PCM

TRICARE Eligibility after Retirement

- Retired service members
- Spouses, surviving spouses and qualifying former spouses

TRICARE Eligibility after Retirement

- Unmarried dependent children
  - Eligible until age 21, or 23 if a full-time student
  - May be eligible beyond these age limits if child has a mental or physical incapacity
  - Remain eligible after parents divorce or remarry
  - Stepchildren lose eligibility after a divorce

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Coverage Choices

Retiree TRICARE Prime Coverage

- Retirement causes automatic disenrollment
  - Includes TRICARE Prime, TRICARE Prime Remote (TPR) and TPRADFM
- You **must** re-enroll to continue your coverage
- Make sure you live in a PSA
  - TRICARE Prime is available near MTFs and in other designated PSAs
  - TPR and TPRADFM are **not** available to retirees or their family members

Re-Enrolling in TRICARE Prime

- Enrollment fees and copayments apply
- Submit enrollment form **before** retirement
- How to enroll:
  - Paper form: TRICARE Service Center or regional contractor's Web site
  - BWE online: https://www.dmdc.osd.mil/appj/bwe/

Retiree TRICARE Prime Coverage: After Your Re-Enrollment

- Enrollment may be with an MTF PCM or civilian PCM
- MTF care on space-available basis
- To minimize costs, coordinate all care through your PCM

Retiree TRICARE Prime Coverage: When You Travel or Move

- Enrollment portability
- Split enrollment
- Check for availability when moving
- If moving overseas:
  - You'll be covered by TOP Standard (or TRICARE For Life, if Medicare-eligible)
  - TOP Prime is **not** available to you or your family

Retiree TRICARE Prime Coverage: Getting Care

- Primary care received from PCM
- PCM referral required for civilian specialty care
  - Otherwise, higher costs apply

Retiree TRICARE Prime Coverage:
Getting Out-of-Area Care

- Routine care: Get it **before** you travel
- Urgent care: Call your PCM or regional contractor for assistance
- Emergency care: Call 911 or go to nearest emergency room
- Long trips: To lower costs, transfer enrollment

Retiree TRICARE Prime Coverage:
Point of Service (POS) Option

- Applies when nonemergency care is not authorized by PCM
- You pay higher costs
- TRICARE will pay only if provider is TRICARE-authorized

Retiree TRICARE Prime Coverage: POS Cost Considerations

- Annual outpatient deductible applies
- Cost-share: 50% after deductible is met
- Non-network providers may charge up to 15% above what TRICARE pays
- Costs do **not** count toward catastrophic cap

Coverage Choices:
TRICARE Standard and TRICARE Extra

- No enrollment or enrollment fee required
- No referrals required
- Prior authorization required for some services
  - Check regional contractor's

TRICARE Standard and TRICARE Extra: Getting Care

- Select any TRICARE-authorized provider
  - TRICARE network provider → TRICARE Extra
  - Non-network provider → TRICARE Standard
- TRICARE network providers
  - Provide care at contracted rates
  - File claims for you
- Space-available care at MTFs

TRICARE Standard and TRICARE Extra: Cost Considerations

- Annual deductible and cost-shares apply
- If you use a non-network provider:
  - Cost-shares will be higher
  - You may need to pay first and file a claim for reimbursement
  - Certain providers may charge up to 15% above what TRICARE pays

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Other TRICARE Benefit Information

Other TRICARE Benefit Information:
Annual Catastrophic Cap

- Maximum total out-of-pocket costs for:
  - Enrollment fees
  - Annual deductibles
  - Copayments and cost-shares of TRICARE-allowable charges
  - Pharmacy copayments
- The following do **not** count toward the cap:
  - POS charges (deductible and cost-shares)
  - Additional non-network provider charges

Other TRICARE Benefit Information:
TRICARE Pharmacy Benefit

- Keep DEERS information up to date
- Need written prescription and valid ID card
- DoD policy on generic drugs
  - Generic drug dispensed when available
  - Provider must justify medical necessity for a brand name to be dispensed
  - If no generic exists, brand name is dispensed

TRICARE Pharmacy Benefit:
TRICARE Pharmacy Options

- MTF pharmacy
  - No cost
  - Up to 90-day supply of most medications
  - To locate an MTF: http://www.tricare.mil/mtf
- TRICARE Mail Order Pharmacy
  - Convenient and low cost
  - Up to 90-day supply of maintenance medications
  - Member Choice Center: 1-877-363-1433

TRICARE Pharmacy Benefit:
TRICARE Pharmacy Options (cont.)

- TRICARE retail network pharmacy
  - More costly than mail-order option
  - Up to 30-day supply
  - U.S., Guam, Puerto Rico and U.S. Virgin Islands
- Non-network retail pharmacy
  - Most expensive option
  - Up to 30-day supply

TRICARE Retiree Dental Program

- Coverage for you and eligible family members
- Access to any licensed dentist in TRICARE coverage areas worldwide
  - Pay lower cost-share for network dentists*
  - Network dentists file claims for you

* There are no network dentists outside of the U.S. and U.S. territories. Host nation providers are available overseas, but they are not part of the TRDP dentist network.

TRICARE Retiree Dental Program (cont.)

- Enrollment required
  - Initial 12-month commitment
  - Monthly premiums apply
- Annual exams and cleanings
  - No cost-shares for preventive services
- For additional details:
  - Online: http://www.trdp.org
  - By phone: 1-888-838-8737

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Other Health Insurance

Other Health Insurance:

Coordinating TRICARE and OHI

- TRICARE typically pays last after all OHI
- Follow OHI's referral and authorization rules
- When OHI pays first, TRICARE referral or prior authorization is generally not required
  - Check with regional contractor for exceptions

Other Health Insurance:
Coordinating Pharmacy Benefits

- OHI always primary payer
  - Use OHI benefit first, then submit claim to TRICARE
- You may use TRICARE's mail-order or retail pharmacy benefit only if:
  - OHI does not cover your prescription; or
  - You have reached OHI's pharmacy benefit cap
- You may still use MTF pharmacies

Other Health Insurance:
Supplemental Insurance

- May help cover some out-of-pocket expenses
- Consider your TRICARE catastrophic cap
- Understand what is covered
- Supplemental insurance may require receipts
- Visit http://www.federalpublishing.com for a list of supplemental programs

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For Information and Assistance

For Information and Assistance:
TRICARE North Region

- Health Net Federal Services, LLC
  - General information: 1-877-874-2273
  - Online: http://www.healthnetfederalservices.com

- Fort Lee TRICARE Service Center

  Kenner Army Health Clinic

  700 24th St, Bldg 8130

  Fort Lee, VA 23801

  Monday thru Friday 0730-1630

For Information and Assistance:
Other Contact Information

- TRICARE Web site: http://www.tricare.mil
- To locate a military treatment facility (MTF):
  - http://www.tricare.mil/mtf (U.S. and overseas)
- To locate a TRICARE Service Center (TSC):
  - http://www.tricare.mil/contactus (U.S. and overseas)
  - Contact your MTF, regional contractor or TRICARE Area Office (TAO)

For Information and Assistance:

Other Contact Information (cont.)

- Social Security Administration
  - Web site: http://www.ssa.gov
  - Phone: 1-800-772-1213
- Medicare
  - Web site: http://www.medicare.gov
  - Phone: 1-800-633-4227

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In Closing …

Thank You